

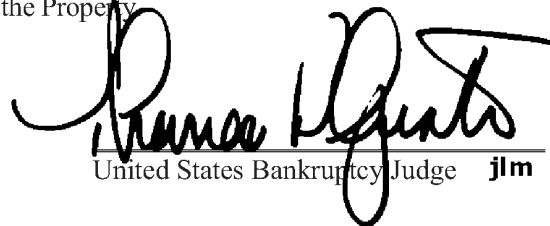
UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Betty C. Krouse aka Betty C. Herzing Karl W. Krouse Debtor(s)	Chapter 7
M&T BANK, Movant	BK. NO. 16-10694 TPA
v. Betty C. Krouse aka Betty C. Herzing Karl W. Krouse Respondent(s)	Related to Document No. 98
and John C. Melaragno, Trustee Additional Respondent	

**ORDER MODIFYING SECTION 362 AUTOMATIC STAY**

AND NOW, this 2nd day of July, 2018, at Pittsburgh, upon Motion of M&T BANK, it is

**ORDERED THAT:** The Motion is granted and the Automatic Stay of all proceedings, as provided under Section 362 of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (The Code), 11 U.S.C. Section 362, is modified with respect to the subject premises located at 4408 Wilcox Road, Wilcox, PA 15870 ("Property"), so as to allow Movant, its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

  
United States Bankruptcy Judge jlm

Imaged Certificate of Notice Page 2 of 2

United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Karl W. Krouse  
Betty C. Krouse  
Debtors

Case No. 16-10694-TPA  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: culy  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jul 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2018.

db/jdb +Karl W. Krouse, Betty C. Krouse, 4408 Wilcox road, Wilcox, PA 15870-2216

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 04, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2018 at the address(es) listed below:

Earle D. Lees, Jr. on behalf of Joint Debtor Betty C. Krouse bankruptcybutler@windstream.net,  
earlelees@ducom.tv  
Earle D. Lees, Jr. on behalf of Debtor Karl W. Krouse bankruptcybutler@windstream.net,  
earlelees@ducom.tv  
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
John C. Melaragno, Trustee johnm@mplegal.com,  
jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com  
Joshua I. Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 6